Investor Presentation 3Q2026

10 November 2026



BNC bank neo commerce | neobank

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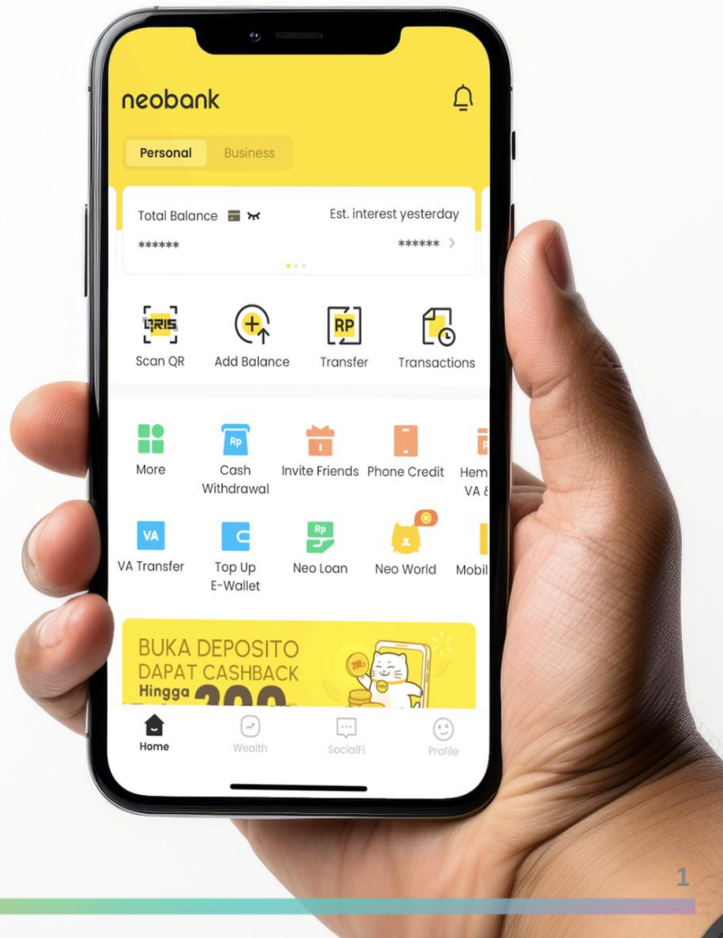


Management of BNC



Inkawan D. Jusi
Independent President Commissioner



Kreisna D. Gozali
Commissioner



Pramoda Dei Sudarmo
Independent Commissioner



Christian Lesmana
President Director*



Adrian Soewardjo
Operations & IT Director



Indra Aditya Sanjaya
Risk Director



Yosea Iskandar
Compliance Director*

*) Subject to OJK fit and proper test

BNC Key Highlights

Sustained Profitability throughout the Year
As the **most profitable public listed bank with digital banking services**

Healthy Asset Quality
NPL gross ratio reduced by 21bps QoQ, maintained at healthy level of 2.78%

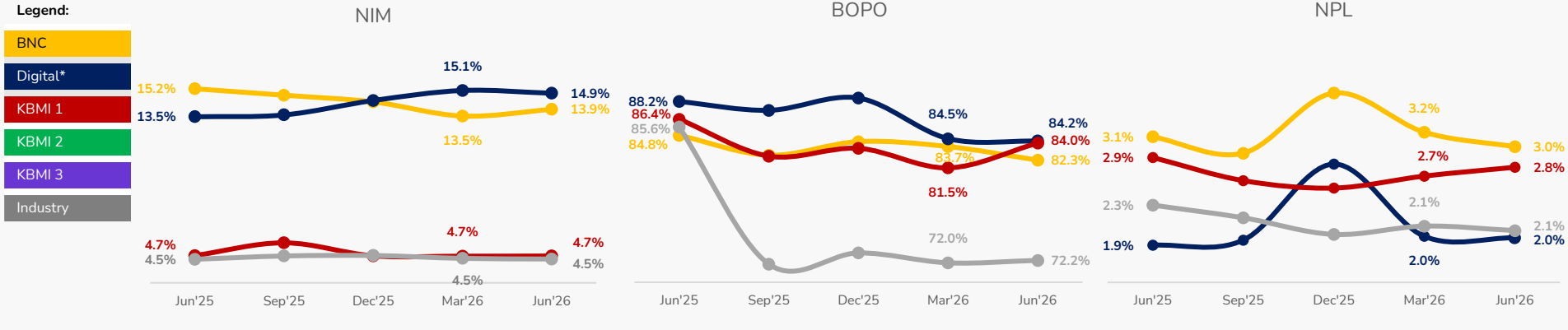
Stable Funding Base with Ample Liquidity Position
LDR remains below 60% followed with LCR at 1,107% and NSFR at 265%

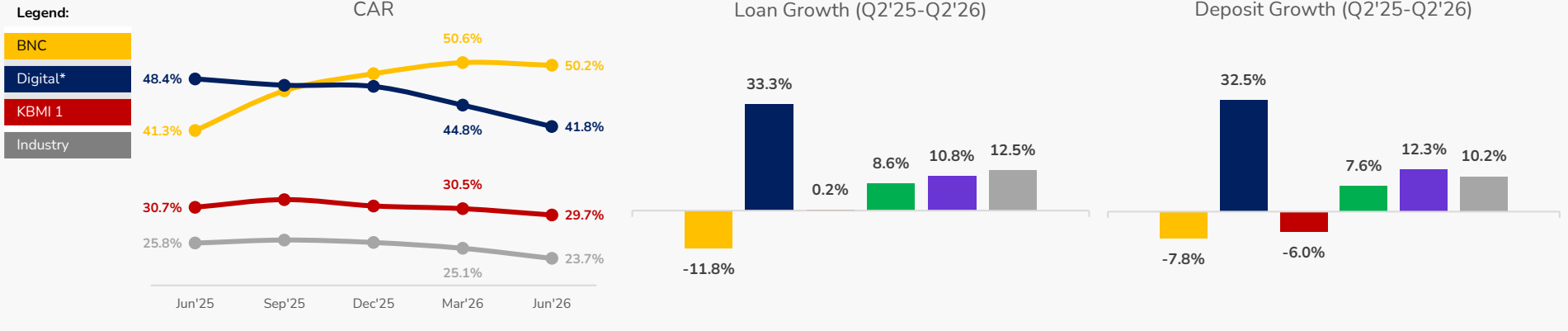
Effective Cost to Income Ratio
CIR is maintained at 31.5%

Robust Capital Position
CAR at 53.4%

Growing Fee based Income
Improved QRIS and Wealth Management revenue YoY by 143% & 128% respectively

Industry Comparison





- BNC NIM still above KBMI 1 and Industry
- BNC have more efficient BOPO compared to Digital* & KBMI 1
- BNC CAR is above Digital*, KBMI 1 & Industry
- BNC NPL slight increment in Dec'25 due to commercial loans

*Consists of: BNC and 10 top peers of banks with digital services.

Financial Snapshot – Balance Sheet

Equity growth supported by strong performance of the Bank

in IDR'tn	3Q25	4Q25	1Q26	2Q26	3Q26	QoQ	YoY
Cash & Short Term Money Market	2.3	3.1	3.6	2.8	3.2	*15.2%*	*39.5%*
Marketable Securities [a]	8.0	8.2	7.2	6.8	6.6	*(2.5%)*	*(17.9%)*
Loans	7.5	7.2	7.0	7.1	6.7	*(5.7%)*	*(10.2%)*
Total Assets	**18.4**	**19.0**	**18.3**	**17.5**	**17.2**	***(1.5%)***	***(6.7%)***
CASA	3.9	4.2	4.1	4.0	3.9	*(1.1%)*	*1.3%*
Time Deposits	9.8	9.9	9.4	8.3	8.0	*(4.5%)*	*(18.8%)*
Total Third Party Funds [b]	13.7	14.1	13.5	12.3	11.9	*(3.4%)*	*(13.1%)*
Total Liabilities	**14.3**	**14.7**	**14.0**	**13.0**	**12.6**	***(3.1%)***	***(11.6%)***
Total Equity	**4.1**	**4.2**	**4.3**	**4.4**	**4.6**	***3.0%***	***10.2%***

Note:
[a] Marketable securities consists of: SRBI, Bonds, and RR
[b] Total Third Party Funds includes interbank deposits

Financial Snapshot – Profit & Loss

Stable revenue supported by improved interest income and lower funding costs

in IDR'bn	2Q26	3Q26	QoQ	YTD Sep 25	YTD Sep 26	YoY
Interest Income	739	743	*0.5%*	2,377	2,221	*(6.6%)*
Interest Expense	(178)	(168)	*(5.6%)*	(591)	(537)	*(9.1%)*
Net Interest Income	562	575	*2.4%*	1,786	1,684	*(5.7%)*
Fee based Income & Other Income	108	106	*(1.6%)*	311	311	*0.1%*
Total Income	**670**	**681**	***1.7%***	**2,097**	**1,995**	***(4.8%)***
Operating Expense	(207)	(244)	*17.6%*	(661)	(663)	*0.3%*
Operating Profit before Provision	**463**	**438**	***(5.4%)***	**1,436**	**1,333**	***(7.2%)***
Provision Expenses	(305)	(303)	*(0.8%)*	(973)	(904)	*(7.0%)*
Profit before Tax	**157**	**135**	***(14.2%)***	**463**	**428**	***(7.5%)***
Net Profit after Tax	**158**	**136**	***(13.8%)***	**464**	**431**	***(7.1%)***
Normalized Profit before Tax	**157**	**162**	***3.2%***	**463**	**456**	***(1.7%)***

Financial Snapshot – Financial Ratios

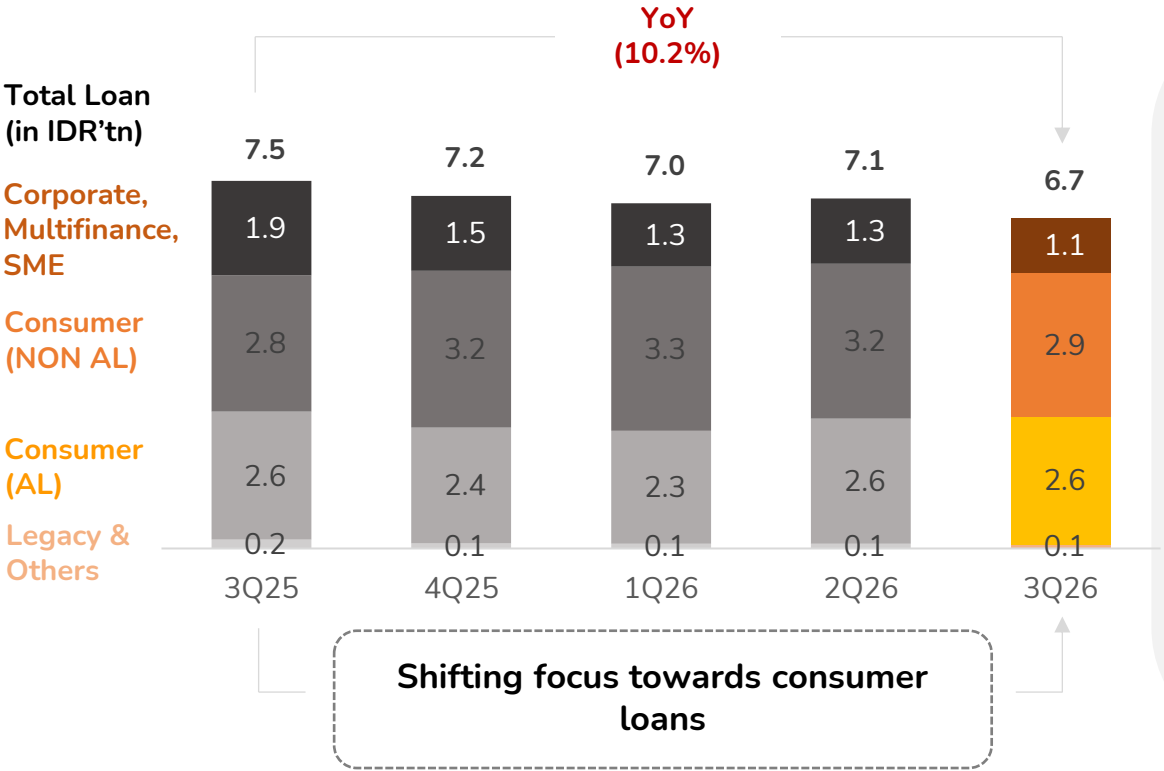
Strengthening capital and rentability ratios with sustained efficiency

Key Ratios (YTD)	Sep'25	Dec'25	Mar'26	Jun'26	Sep'26	QoQ	YoY
NIM	14.8%	14.4%	13.5%	13.9%	14.3%	*0.4%*	*-0.5%*
BOPO	82.8%	84.2%	83.7%	82.3%	81.8%	*-0.5%*	*-1.0%*
CIR	31.6%	31.3%	32.9%	31.6%	31.5%	*-0.2%*	*-0.1%*
NPL Ratio (Gross)	2.9%	3.6%	3.1%	3.0%	2.8%	*-0.2%*	*-0.1%*
NPL Ratio (Net)	0.2%	0.9%	0.4%	0.4%	0.3%	*-0.1%*	*0.0%*
NPL Coverage Ratio	237.4%	200.3%	224.6%	226.1%	251.0%	*25.0%*	*13.6%*
LAR	11.5%	13.1%	13.4%	13.0%	14.6%	*1.6%*	*3.1%*
LAR Coverage Ratio	60.3%	54.7%	52.6%	52.1%	47.8%	*-4.2%*	*-12.4%*
CoC	15.2%	16.1%	16.4%	16.8%	16.8%	*0.0%*	*1.6%*
ROA	3.4%	3.1%	3.0%	3.2%	3.2%	*0.0%*	*-0.3%*
ROE	17.0%	15.1%	13.4%	14.3%	13.7%	*-0.6%*	*-3.2%*
CAR Ratio	46.7%	49.1%	50.6%	50.2%	53.4%	*3.2%*	*6.7%*

*Ratios are calculated using YTD

Loan Performance

Key focus remains targeting Consumer Loans



%	YTD Sep'25	YTD Sep'26	YoY
Yield	**32.7%**	**34.2%**	***1.5%***
Consumer (AL)	63.4%	63.3%	*-0.1%*
Consumer (NON AL)	18.6%	22.1%	*3.5%*
Corporate, Multifinance, SME	10.3%	10.8%	*0.4%*

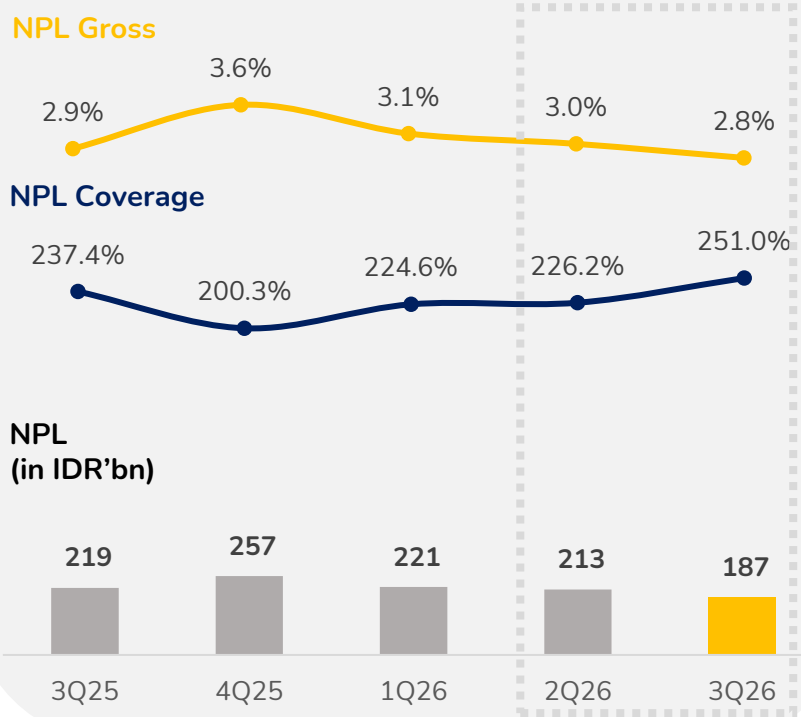
%	YTD Sep'25	YTD Sep'26	YoY
CoC	**15.2%**	**16.8%**	***1.6%***
Consumer (AL)	32.7%	31.1%	*-1.6%*
Consumer (NON AL)	7.9%	13.7%	*5.8%*
Corporate, Multifinance, SME	1.8%	-1.4%	*-3.2%*

%	YTD Sep'25	YTD Sep'26	YoY
Risk Adjusted Yield	**17.4%**	**17.3%**	***-0.1%***
Consumer (AL)	30.6%	32.2%	*1.5%*
Consumer (NON AL)	10.7%	8.4%	*-2.4%*
Corporate, Multifinance, SME	8.6%	12.2%	*3.6%*

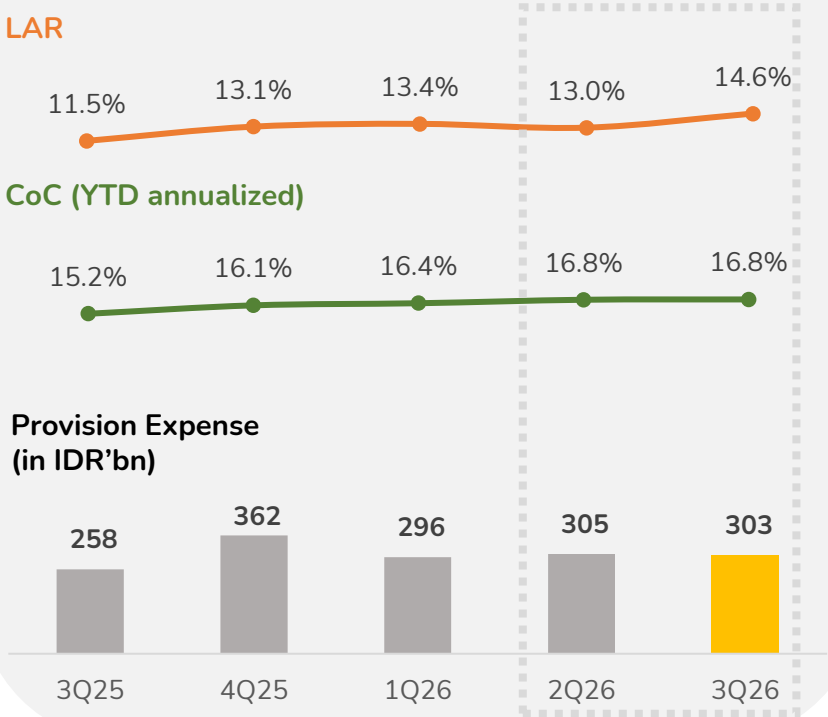
Asset Quality

Stable Asset quality and selective loan growth.

NPL Coverage maintained >200%



Continuous risk strategy review



Asset Quality – by Segment

Asset quality remains stable with manageable NPL levels

Higher LAR is primarily driven by Consumer Loans, while for Non-Consumer LAR impacted by lower loan balances

LAR	3Q25	4Q25	1Q26	2Q26	3Q26
Total LAR - IDR Bn	**861**	**941**	**944**	**927**	**981**
Consumer (AL)	14.4%	14.0%	13.1%	13.1%	14.0%
Consumer (NON AL)	13.5%	14.8%	16.2%	15.6%	17.7%
Corporate, Multifinance, SME	1.5%	8.1%	6.6%	6.4%	7.6%
Total LAR - %	**11.5%**	**13.1%**	**13.4%**	**13.0%**	**14.6%**

LAR Coverage	3Q25	4Q25	1Q26	2Q26	3Q26
Consumer (AL)	59.9%	56.5%	56.5%	58.8%	56.2%
Consumer (NON AL)	17.8%	22.1%	21.5%	15.9%	10.6%
Corporate, Multifinance, SME	>300%	174.5%	238.2%	234.6%	236.6%
Total LAR Coverage - %	**60.3%**	**54.7%**	**52.6%**	**52.1%**	**47.8%**

Maintained a steady reduction in NPL Balance

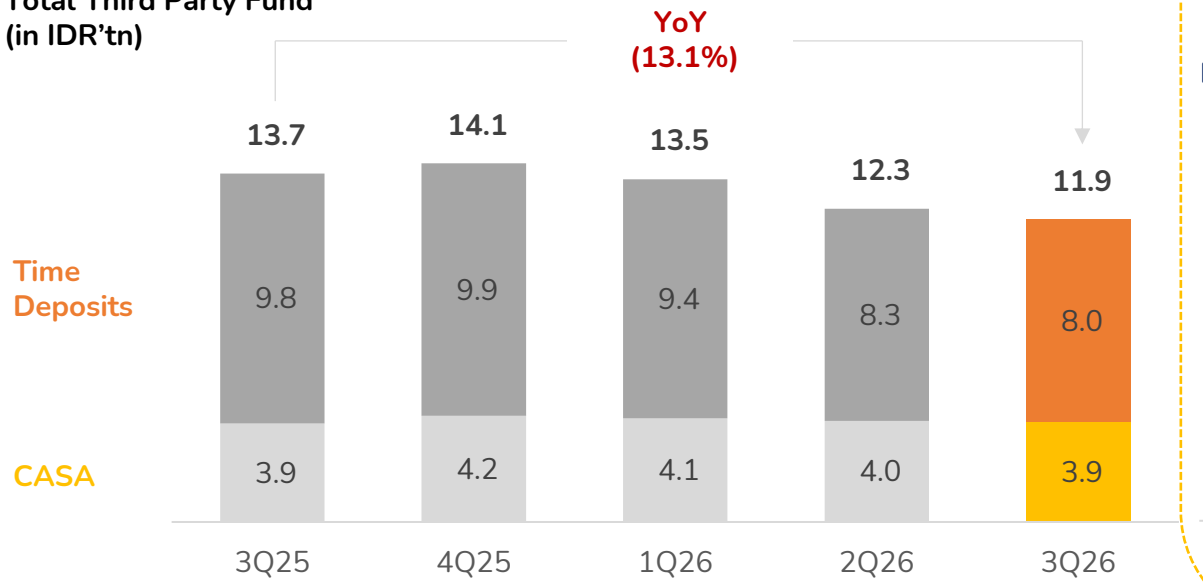
NPL	3Q25	4Q25	1Q26	2Q26	3Q26
Total NPL - IDR Bn	**219**	**257**	**221**	**213**	**187**
Consumer (AL)	3.6%	3.2%	2.7%	3.0%	2.6%
Consumer (NON AL)	1.0%	1.7%	2.1%	1.5%	1.1%
Corporate, Multifinance, SME	1.5%	8.1%	6.6%	6.4%	7.6%
Total NPL - %	**2.9%**	**3.6%**	**3.1%**	**3.0%**	**2.8%**

NPL Coverage	3Q25	4Q25	1Q26	2Q26	3Q26
Consumer (AL)	237.3%	243.9%	276.0%	259.4%	304.0%
Consumer (NON AL)	235.5%	189.4%	164.2%	161.1%	178.2%
Corporate, Multifinance, SME	>300%	174.5%	238.2%	234.6%	236.6%
Total NPL Coverage - %	**237.4%**	**200.3%**	**224.6%**	**226.2%**	**251.0%**

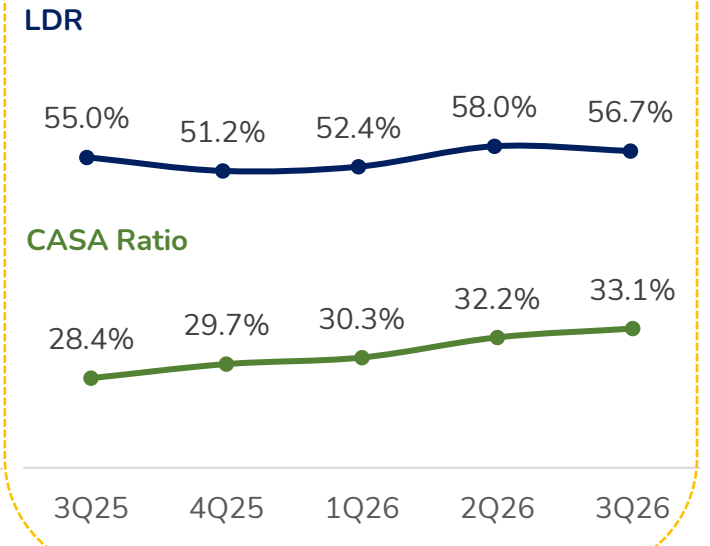
Funding Performance

Ample liquidity with drive towards CASA

Total Third Party Fund*
(in IDR'tn)



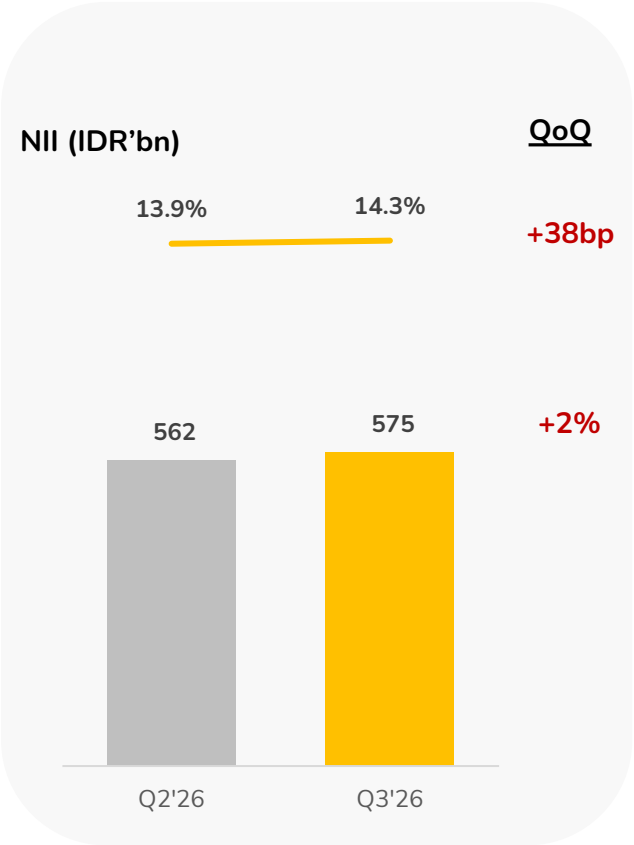
Ample liquidity with room to boost loan growth and improve CASA Ratio

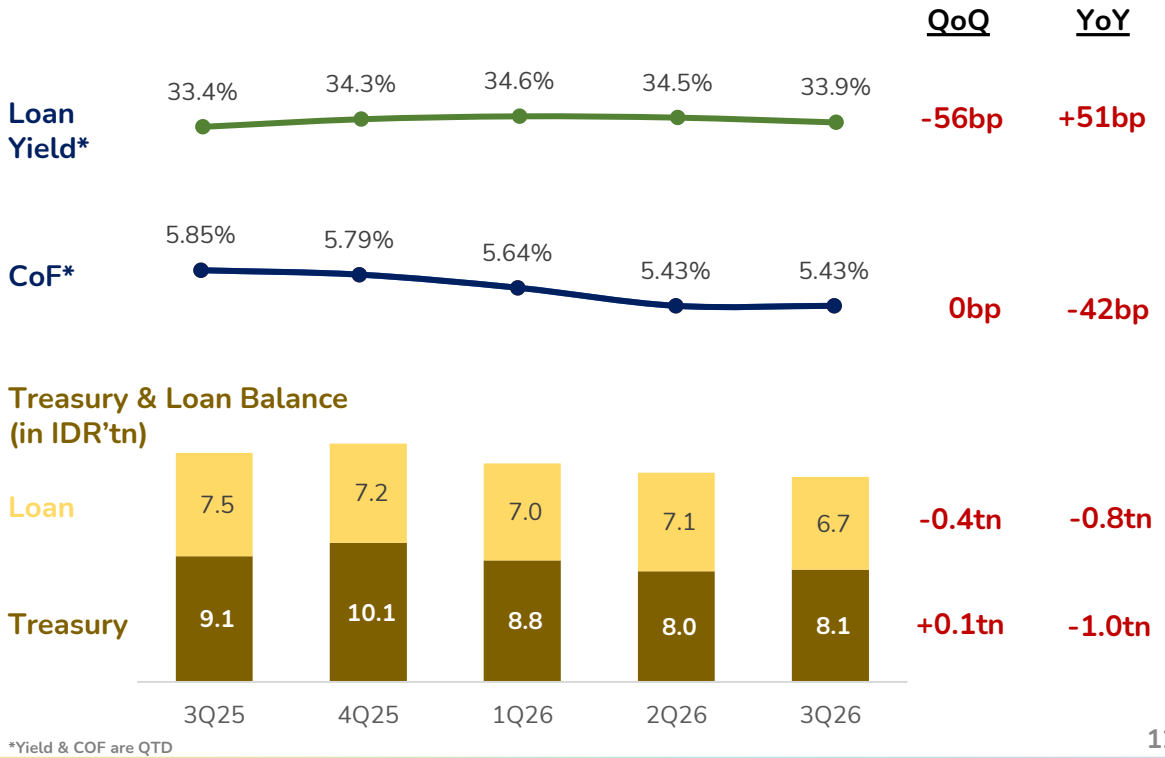


*Includes Interbank Deposits

Net Interest Income

Improved NII QoQ despite slower loan growth and excess liquidity



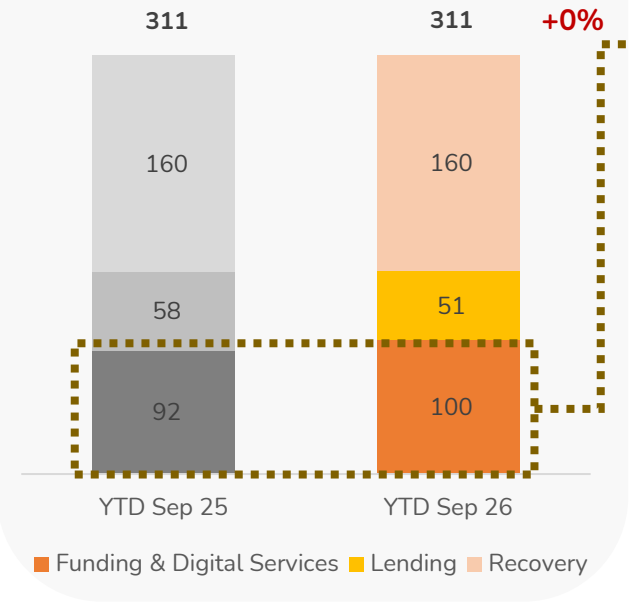


*Yield & COF are QTD

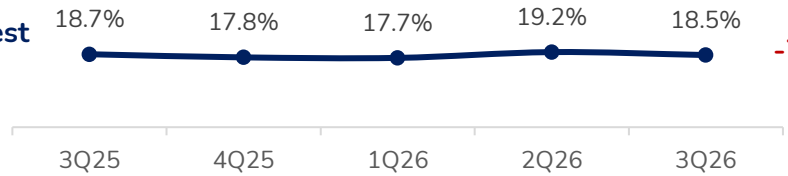
Non-Interest Income

The focus on wealth management and transactional capabilities comes to deliver results

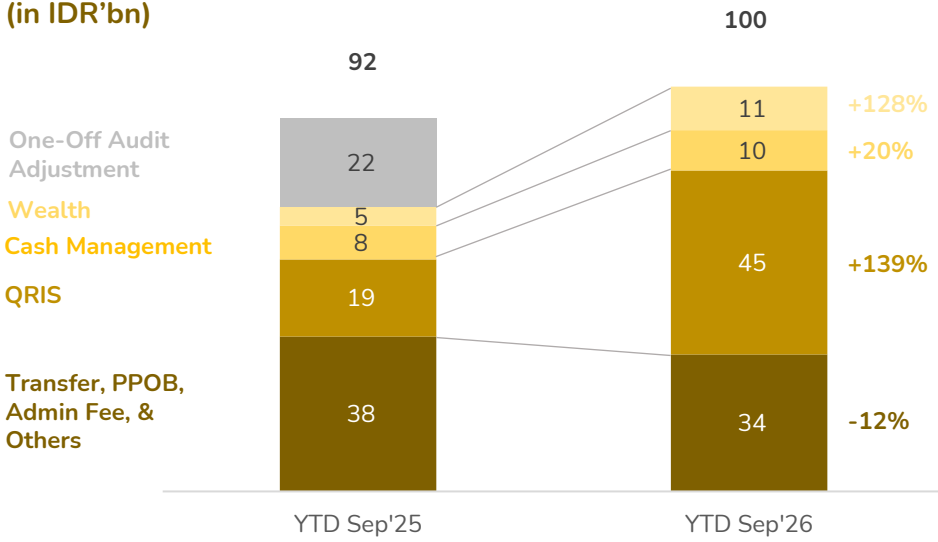
Non-Interest Income (in IDR'bn) — YoY



Non-Interest Income/NII — QoQ: -75bp; YoY: -20bp

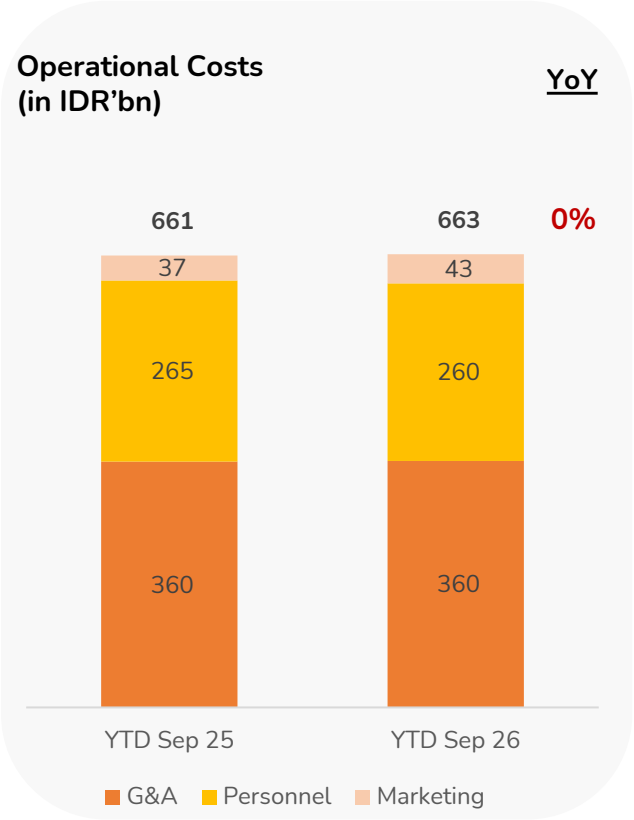


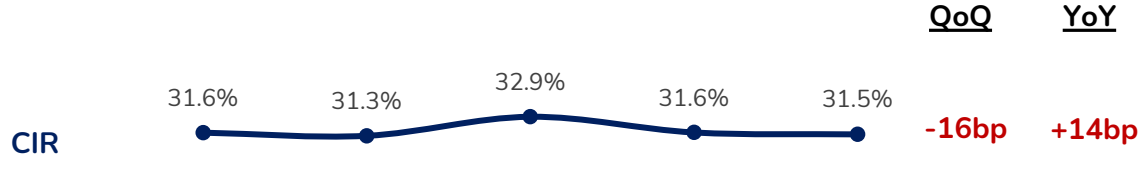
Funding & Digital Services (in IDR'bn)

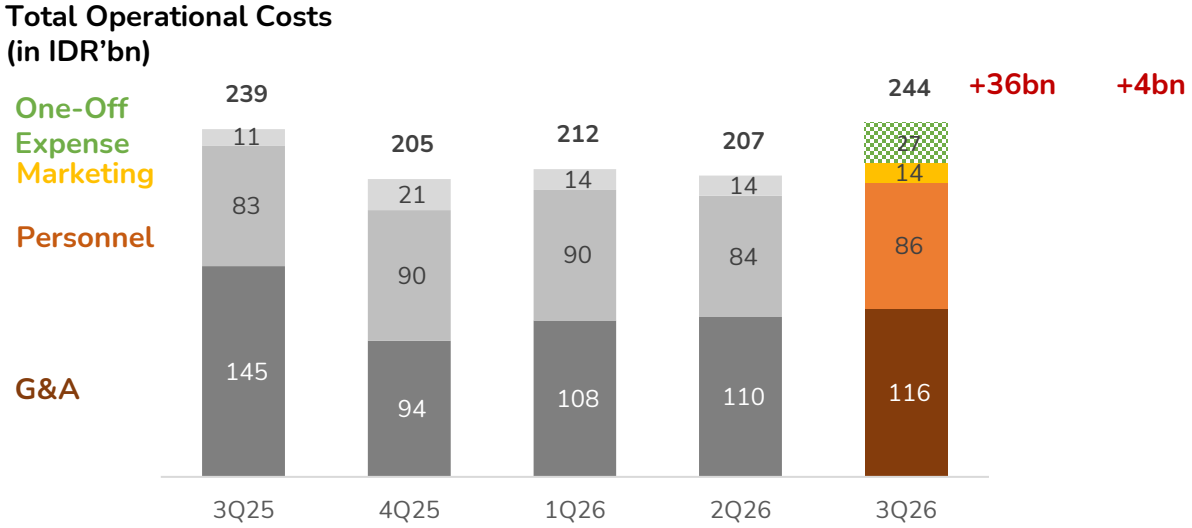


Operational Costs

Operating with better efficiency and cost conscious



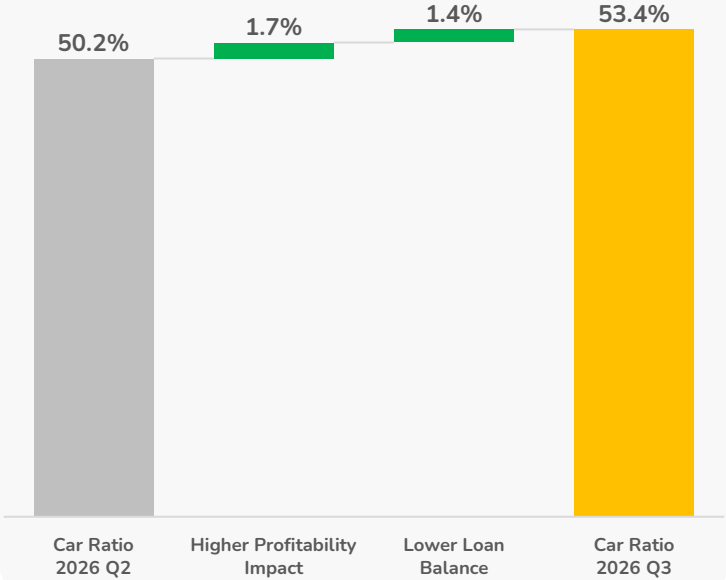




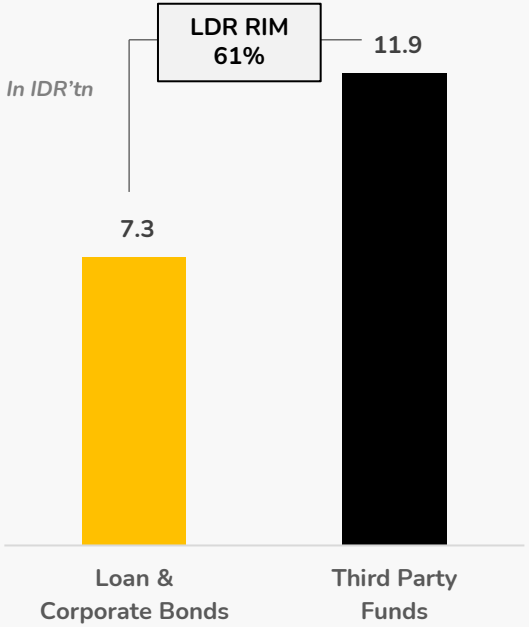
Capital & Liquidity Positions

Capacity for growth with sound Capital and Liquidity conditions

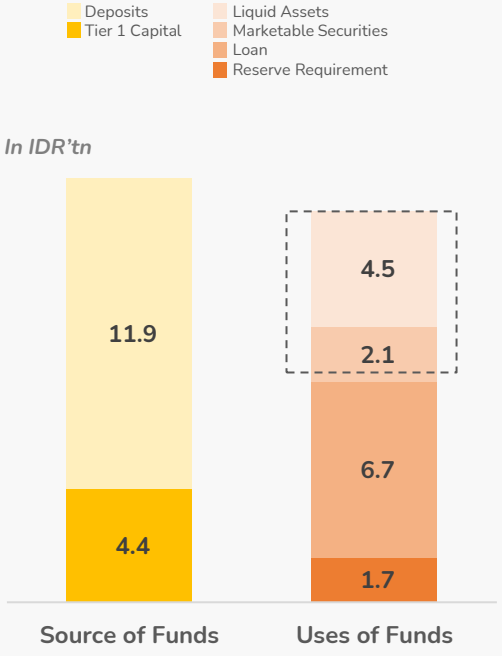
Sound Capital Position



Aiming to optimize LDR at 70-75%



Comfortable HQLA position



BNC Core Proposition: Most Complete Digital Product Palette

Digital Account

- Regular Savings
- Neo Green
- Neo Wish
- NOW Savings
- Neo WOW Time Deposits

Lending

- Neo Loan
- BNPL*

Wealth Management

- Bancassurance
- Gold
- Mutual Funds

Corporate Banking

- Business Accounts
- Payroll
- Bills & Top Up
- Cash Management
- Payment Collection

Bills & Top Up

- Mobile & Data
- PLN
- PDAM
- eWallet
- Internet & Cable TV
- BPJS
- Credit Card
- Pertagas
- PBB Tax
- eSamsat
- Education Fee
- Donation

Banking As a Services

- Channeling
- Direct Lending
- API Lending

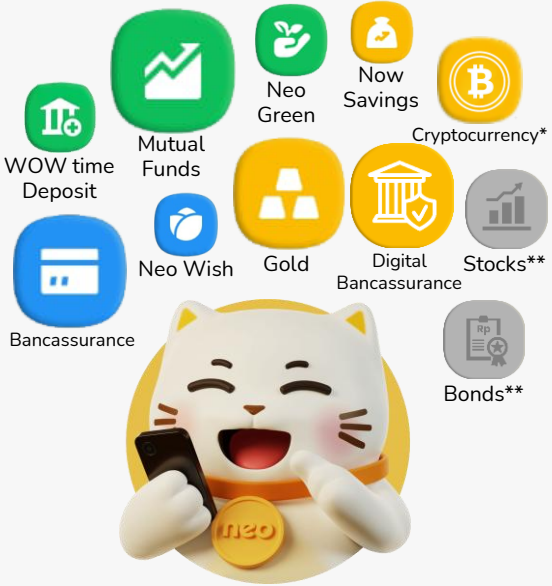
*) still on limited trial phase

Wealth Management

Growing Assets, Securing Futures

Proposition

Diverse Investment Choices

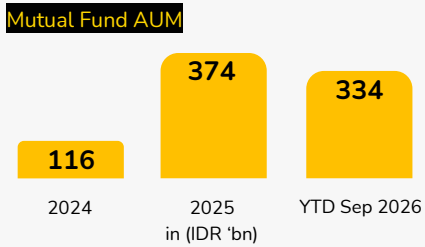


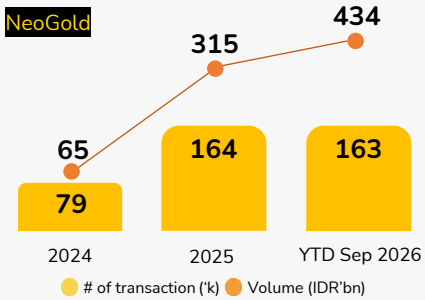
Tailored products (including pioneering gold investment) matched to customer risk profiles and life stages.

*) for transaction only.
**) future plans.

Performance

Rapid Growth





Mutual Fund AUM and NeoGold volumes show **strong year-on-year customer adoption and trust.**

Roadmap

Broader Portfolio



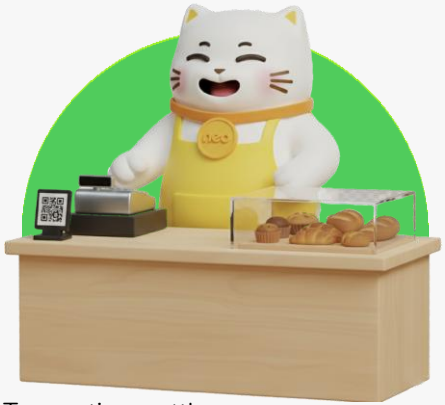
Expanding into **bonds, and stocks** for a complete wealth ecosystem.

BNC QRIS

Accelerating Payments, Enabling Regional Expansion

Proposition

Faster Settlement



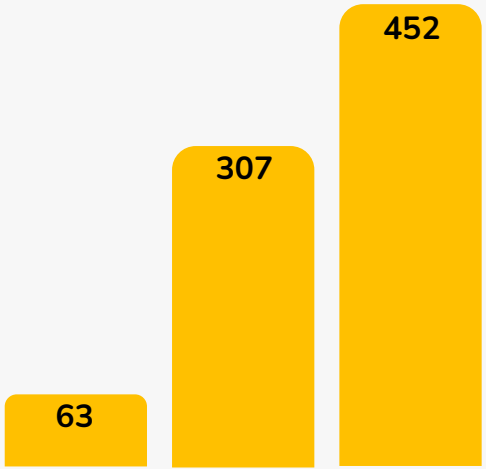
Transactions settle

3 TIMES DAILY

Boosting merchant liquidity and strengthening cash flow.

Performance

Proven Growth



QRIS # of transactions (in 'mn)

Transaction volume have grown consistently year-on-year, driven by **rising adoption and deeper customer engagement.**

Roadmap

Regional Expansion



BNC merchant accepts crossborder payment from MY, SG, and TH. In future, BNC issuer can use BNC apps to pay in MY, SG, and TH market; with next stage entry into China and Japan to capture larger Asian payment flows.

Partnership

Various partnership through multiple services

Merchant Payment Partner

watsons, TikTok, kopi kenangan, TIX, CGV, Tokocrypto, midtrans, xendit, duitku, NICE PAY

Channeling Fintech Partner

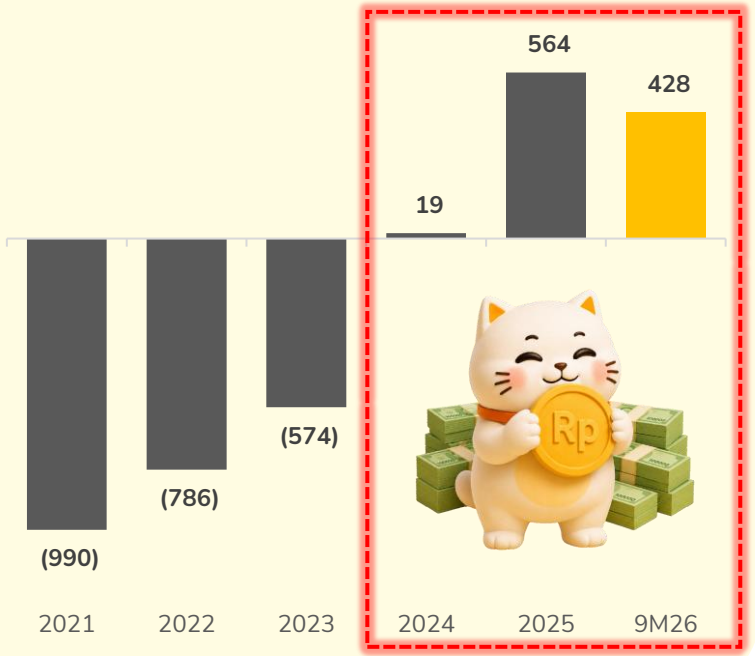
EASYCASH, RupiahCepat, adapundi, KrediOne, UangMe, PINJAM WIN/WIN, Cairin, Kredito, DanaRupiah, Samir

Strategic direction for 2027

1. Optimize loan growth through new products and new partners while maintaining quality of portfolio.
2. Drive transactional and wealth management business to improve stickiness.
3. Developing AI financial assistance features for our clients to better manage cashflow and financial planning.
4. Investing in future-ready talent through continuous learning & strong leadership, aligned with business targets and in compliance with prevailing regulations.
5. Continue to maintain sustained profitability path and improve shareholder value

Profitability path since 2024

BNC PBT in IDR'bn



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Let’s Collaborate and Grow Together!